

DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. **85CF-00103**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING, the specification of which:

| specification of which: | | | | |
|--|---|---|--|---|
| (check one) | [] | is attached hereto | | |
| | [*] | was filed on <u>December 14, 200</u> and was amended on | 00 as Application Se | erial No. <u>09/737,037</u> , |
| I hereby state that I hav claims, as amended by an | e reviewed y amendm | d and understand the contents of entireferred to above. | of the above identi | fied specification, including th |
| I acknowledge the duty t with Title 37, Code of Fed | o disclose deral Regul | information which is material to ations §1.56(a). | the examination o | f this application in accordanc |
| and, insofar as the subje- application in the manner to disclose material inform | ct matter of provided b mation as o | Title 35, United States Code, § of each of the claims of this apply the first paragraph of Title 35, defined in Title 37, Code of Federal and the national or PCT internat | olication is not discl United States Code eral Regulations, §1 | osed in the prior United State , §112. I acknowledge the dut .56(a) which occurred betwee |
| Application Serial No. | | Filing Date | Status (pater | nted, pending, abandoned) |
| I hereby claim the benefit below: | under Title | : 35, United States Code §119(e) | of any United States | provisional application(s) liste |
| Application Serial No. 60/173,933 | | Filing Date December 30, 1999 | nu su | Iditional provisional application mbers are listed on a pplemental ority sheet attached hereto. |
| this application and trans registration number) Ronald E. Myrick, Reg. N Steckler, Reg. No. 24,13 | sact all bus No. 26,315 39; and Jar | ed inventor, I hereby appoint the fi iness in the Patent and Trademar ; Henry J. Policinski, Reg. No. 26 mes W. Mitchell, Reg. No. 25602 | k Office connected 5,621; Jay L. Chask , all of General Elec | n, Reg. No. 24,030; Henry I. |
| Tersillo, Reg. No. 42,18 Reg. No. 42,437; Rober Reg. No. 28,667; and N | 0; Bruce T. t E. Slenke atu J. Pate | S. Beulick, Reg. No. 33,338; Pa Atkins, Reg. No. 43,476, Alan L r, Reg. No. 45,112; Donald R. Ho l, Reg. No. 39,559; Robert B. Re uare, Suite 2600, St. Louis, MO | Cassel, Reg. No. 3 Illand, Reg. No. 35, eser III, Reg. No. 45 | 35,842; Stephen R. Cooper, 197; Gordon F. Sieckmann, |
| Send Correspondence to | : | | | Direct Telephone Calls To: |
| John S. Beulick Armstrong Teasdale One Metropolitan S St. Louis, MO 6310 | quare, Si | uite 2600 | | John S. Beulick 314/621-5070 |



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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

| SOLE OR FIRST INVENTOR: | | |
|--|-----------|----------|
| Full Name: Christopher Donald Johnson | | |
| Signature: Jorald John | Date: _ | 3/26/01 |
| Residence: Clifton Park, New York 12065 | | |
| Citizenship: U.S.A. | | |
| Post Office Address: : 17 Berkshire Drive West, Clifton Park, New York 12065 | | |
| SECOND JOINT INVENTOR, IF ANY: | | |
| Full Name: Marc Thomas Edgar | | |
| Signature: Marc Thomas Esgar | Date: _ | 03/27/01 |
| Residence: Glenmont, New York 12077 | · · · · · | |
| Citizenship:U.S.A. | | |
| Post Office Address: 11A Foxfire Lane, Glenmont, New York 12077 | | |
| THIRD INVENTOR, IF ANY: | | |
| Full Name: Tim Kerry Keyes | | |
| Signature: | Date: _ | |
| Residence: West Redding, Connecticut 06896 | | |
| Citizenship: U.S.A. | | |
| Post Office Address: 16 Topledge Road. West Redding. Connecticut 06896 | | |



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I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor

| | | OF the subject matter which is ID SYSTEMS FOR AUTOMATED | | |
|--|--|--|--|---|
| (check one) | [] | is attached hereto | | |
| | [*] | was filed on <u>December 14, 2</u> and was amended on | 000 as Application Se | erial No. <u>09/737,037</u> , |
| I hereby state that I hav claims, as amended by an | | ed and understand the contents ment referred to above. | of the above identi | fied specification, including the |
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| Application Serial No. | | Filing Date | Status (pater | nted, pending, abandoned) |
| | | | - | |
| I hereby claim the benefit below: Application Serial No. 60/173,933 | under Tit | Filing Date December 30, 1999 | Acnu su | provisional application(s) listed ditional provisional application mbers are listed on a pplemental ority sheet attached hereto. |
| this application and transregistration number) Ronald E. Myrick, Reg. N. Steckler, Reg. No. 24,13 Turnpike, Fairfield, CT O Tersillo, Reg. No. 42,18t Reg. No. 42,437; Robert Reg. No. 28,667; and N. | No. 26,31 39; and J 6431;Joh O; Bruce t E. Slenk atu J. Pat | ned inventor, I hereby appoint the usiness in the Patent and Tradem 5; Henry J. Policinski, Reg. No. 2560 ames W. Mitchell, Reg. No. 2560 n. S. Beulick, Reg. No. 43,476, Alan er, Reg. No. 45,112; Donald R. Het, Reg. No. 39,559; Robert B. Reguare, Suite 2600, St. Louis, Monday | ark Office connected 26,621; Jay L. Chaski 22, all of General Elect Patrick W. Rasche, Re L. Cassel, Reg. No. 35, Holland, Reg. No. 45 leeser III, Reg. No. 45 | in, Reg. No. 24,030; Henry I. tric Company, 3135 Easton g. No. 37,916; Michael 35,842; Stephen R. Cooper, 197; Gordon F. Sieckmann, |
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| SOLE OR FIRST INVENTOR: | |
|--|---------------------------------------|
| Full Name: Christopher Donald Johnson | , , , , , , , , , , , , , , , , , , , |
| Signature: | Date: |
| Residence: Clifton Park, New York 12065 | |
| Citizenship: U.S.A. | |
| Post Office Address: : 17 Berkshire Drive West, Clifton Park, New York 12065 | |
| SECOND JOINT INVENTOR, IF ANY: | |
| Full Name: Marc Thomas Edgar | |
| Signature: | Date: |
| Residence: Glenmont, New York 12077 | |
| Citizenship: U.S.A. | |
| Post Office Address: 11A Foxfire Lane, Glenmont, New York 12077 | |
| THIRD INVENTOR, IF ANY: | |
| Full Name: Tim Kerry Keyes | |
| Signature: Jim Karry Kayes | Date: 23 March of |
| Residence: West Redding, Connecticut 06896 | |
| Citizenship: U.S.A. | |
| Post Office Address: 16 Topledge Road, West Redding, Connecticut 06896 | í |